

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOSE S AYALA
TAKIELA C AYALA
Debtor(s)

Case No. 15-33606

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/01/2015.
- 2) The plan was confirmed on 01/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/30/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$7,749.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$7,749.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,323.96
Court Costs \$0.00
Trustee Expenses & Compensation \$330.47
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,654.43

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ability Recovery Servi	Unsecured	849.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Secured	9,052.00	12,360.57	9,052.00	3,480.45	614.12
AMERICAN CREDIT ACCEPTANCE	Unsecured	NA	0.00	3,308.57	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	215.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	718.00	718.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA	Unsecured	663.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	754.00	753.87	753.87	0.00	0.00
CERASTES LLC	Unsecured	NA	430.00	430.00	0.00	0.00
CERASTES LLC	Unsecured	NA	515.00	515.00	0.00	0.00
CHASE CC	Unsecured	1,680.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	493.49	493.49	0.00	0.00
Gateway Fin	Unsecured	260.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	688.00	636.24	636.24	0.00	0.00
GEICO	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	272.00	387.80	387.80	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	304.77	304.77	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	299.18	299.18	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	446.46	446.46	0.00	0.00
LVNV FUNDING	Unsecured	NA	395.41	395.41	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	11,137.50	11,137.50	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	506.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	337.00	337.50	337.50	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	200.00	384.00	384.00	0.00	0.00
Northern Plains Funding	Unsecured	650.00	NA	NA	0.00	0.00
PORANIA LLC	Unsecured	NA	0.00	0.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	393.21	393.21	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	414.36	414.36	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	0.00	301.10	301.10	0.00	0.00
TCF BANK	Unsecured	1,800.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	NA	2,408.96	2,408.96	0.00	0.00
US DEPT OF EDUCATION	Unsecured	4,761.00	4,905.92	4,905.92	0.00	0.00
US DEPT OF EDUCATION	Unsecured	3,716.00	4,038.96	4,038.96	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,052.00	\$3,480.45	\$614.12
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,052.00	\$3,480.45	\$614.12
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,010.30	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,654.43</u>
Disbursements to Creditors	<u>\$4,094.57</u>

TOTAL DISBURSEMENTS : **\$7,749.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.